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August 11, 2011

Chambers, Hon. Robert D. Drain
United States Bankruptcy Court
Southern District of New York
300 Quarropas Street
White Plains, NY 10601

Re: Anthony Raglan, Millicent Raglan
Case No. 11-22935
Loan #...2962

Dear Hon. Robert D. Drain:

Please allow this letter to serve as a written status report, submitted on behalf of Wells Fargo Bank, N.A. (the "Secured Creditor") pursuant to the Southern District of New York Loss Mitigation Program Procedures.

On July 26, 2011, this firm e-mailed the Debtors' counsel on behalf of the Secured Creditor, asking for an explanation regarding the food and transportation expenses the Debtors listed on their financial worksheet. They listed monthly food expenses of \$1,100.00; however, per Secured Creditor, the monthly average for a family of 4 is \$525.00. Debtors also listed \$308.00 in transportation expenses; however, this does not appear to include costs for auto insurance of \$529.00, based on Debtors' Schedule 'J' filed with their bankruptcy petition. In the event that their total monthly transportation expenses are actually \$837.00 (\$529.00 + \$308.00), this too is above the national average of \$315.00, per our client, and will require a brief explanation. This firm sent a follow up e-mail to the Debtors' counsel on August 2 and on August 8. On August 8, Debtors' counsel advised that he would be obtaining a response shortly.

It is respectfully requested that the Court set a deadline for the production of this information if the Debtors have not provided same by the upcoming status conference on August 17, 2011. If there are any questions, please feel free to contact me directly at 716-204-3454.

Very truly yours,

STEVEN J. BAUM, P.C.

A handwritten signature in black ink that reads 'Stephen Wallace'. The signature is written in a cursive, flowing style.

By: Stephen J. Wallace, Esq.

cc. H. Bruce Bronson, Jr., Esq. (via ECF)